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CLAIM AMENDMENTS

In accordance with the revised format of claim amendments now permitted, Applicant submits the following claim amendment.

Claim 1 (original). A method for attributing a reward to a collective account, comprising:

associating a plurality of tags with at least one collective account;
aggregating tag usage for at least one tag associated with at least one collective account;
calculating a reward based on the aggregate tag usage; and
attributing the reward to at least one collective account.

Claim 2 (original). The method of claim 1, wherein at least one tag is held by at least one tagholder who is a member of at least one organization, and wherein the at least one organization is the holder of at least one collective account.

Claim 3 (original). The method of claim 1, wherein at least one collective account comprises a charitable account.

Claim 4 (original). The method of claim 1, further comprising distributing the reward from at least one collective account to at least one other account.

Claim 5 (original). The method of claim 1, wherein the aggregating and calculating steps are performed electronically in real time.

Claim 6 (original). The method of claim 1, wherein the aggregating and calculating steps are performed on a periodic basis.

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Claim 7 (original). The method of claim 2, further comprising issuing a statement to each tagholder reporting the reward amount attributed to at least one collective account.

Claim 8 (original). The method of claim 1, wherein calculating a reward based on aggregate tag usage further comprises:

calculating historical performance of the aggregate tag usage for at least one tag associated with at least one collective account;

calculating the aggregate tag usage for at least one tag associated with at least one collective account for a first periodic basis; and

calculating the reward based on a comparison of the historical performance of the aggregate tag usage for the at least one tag associated with at least one collective account to the aggregate tag usage for the at least one tag associated with at least one collective account for the first periodic basis.

Claim 9 (original). The method of claim 1, wherein at least one of the tags comprises an LED controllable via a tagholder.

Claim 10 (original). The method of claim 1, wherein at least one of the tags comprises an LCD controllable via a tagholder.

Claim 11 (original). The method of claim 1, wherein at least one of the tags comprises at least one communication port allowing the at least one of the tags to communicate with other devices.

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Claim 12 (original). The method of claim 1, wherein at least one of the tags comprises a microprocessor.

Claim 13 (original). The method of claim 1, wherein at least one of the tags comprises a transmitter.

Claim 14 (currently amended). The method of claim 1, wherein the plurality of tags further comprise at least one of a smart card, a bar coded sticker, a transponder readable by ~~an~~ a reader/antenna, or combinations thereof.

Claim 15 (original). The method of claim 14, wherein at least one of the tags operates in half duplex mode.

Claim 16 (original). The method of claim 14, wherein at least one of the tags operates in full duplex mode.

Claim 17 (original). The method of claim 2, wherein at least one of the tags comprises a sound generating device.

Claim 18 (original). The method of claim 17, wherein the sound generating device generates a programmed sound generally associated with at least one organization.

Claim 19 (original). The method of claim 2, wherein at least one organization is at least one of a business organization, a trade organization, a political party, a religious organization, an athletic organization, a professional society, an educational

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organization, a charitable organization, a fund-raising organization, and a governmental organization, or combinations thereof.

Claim 20 (original). The method of claim 2, wherein at least one tag is decorated with a symbol, name, and/or colors generally associated with at least one organization.

Claim 21 (original). A method for making charitable contributions, comprising:
associating a plurality of tags with at least one collective account, wherein a charitable organization is the holder of at least one collective account;
aggregating tag usage for at least one of the tags associated with at least one collective account;
calculating a reward based on the aggregate tag usage;
attributing the reward to at least one collective account; and
distributing the reward to the charitable organization.

Claim 22 (original). The method of claim 21, wherein the aggregating and calculating steps are performed electronically in real time.

Claim 23 (original). The method of claim 21, further comprising:
associating each tag with at least one prefunded account;
maintaining at least one of the prefunded accounts; and
debiting at least one of the prefunded accounts in an amount related to the value of purchases made using the associated tag.

Claim 24 (original). The method of claim 23, further comprising associating each prefunded account with at least one individual account, wherein the account balance of

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the prefunded account is replenished from funds in the individual account upon fulfillment of some predetermined condition.

Claim 25 (original). The method of claim 24, wherein at least one individual account is associated with at least one loyalty program.

Claim 26 (original). A method for making charitable contributions comprising:

- associating a plurality of tags with at least one collective account;
- aggregating tag usage for at least one of the tags associated with at least one collective account;
- calculating a reward based on the aggregate tag usage of at least one tag associated with at least one collective account on a first periodic basis; and
- attributing the reward to at least one charitable organization on a second periodic basis.

Claim 27 (original). An automated, computer-based method for making charitable contributions comprising:

- maintaining at least one prefunded account that is associated with at least one tag;
- associating at least one prefunded account with at least one collective account;
- aggregating tag usage for at least one tag associated with at least one prefunded account, wherein the at least one prefunded account is associated with at least one collective account;

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calculating a reward based on the aggregate tag usage; and
attributing the reward to the at least one organization, wherein the
organization is the holder of the at least one collective account.

Claim 28 (original). A system for managing tags used for funding a collective account
comprising:

first associating means for associating a tag with at least one prefunded
account;

second associating means for associating the tag with at least one
collective account;

calculating means for calculating a reward based on the aggregate tag
usage of at least one tag associated with at least one collective account; and

distribution means for attributing the reward to at least one collective
account.

Claim 29 (original). A computer-based system for funding a collective account
comprising:

a plurality of tags;

associating means for associating each tag to each of at least one
prefunded account and at least one collective account;

aggregating means for aggregating tag usage for at least one tag associated
with at least one collective account;

calculating means for calculating a reward based on aggregate tag usage;

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funding means for funding the at least one collective account with the
calculated reward; and

processing means for processing the content of the collective account.

Claim 30 (original). A method for attributing a reward to a collective account
comprising:

maintaining prefunded accounts, wherein each prefunded account is
associated with at least one of a plurality of tagholders;

associating at least one of the prefunded accounts with at least one
collective account;

aggregating the balances of at least one prefunded account associated with
at least one collective account;

calculating a reward based on the aggregate prefunded account balance;

and

attributing the reward to the at least one collective account.

Claim 31 (original). The method in claim 30, wherein calculating a reward based on the
aggregate prefunded account balance further comprises:

calculating historical performance of the aggregate prefunded account
balance of at least one of the prefunded accounts associated with at least one
collective account;

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calculating the aggregate prefunded account balance for at least one prefunded account associated with at least one collective account for a first periodic basis; and

calculating a reward based on a comparison of the historical performance of the aggregate prefunded account balance for at least one prefunded account associated with at least one collective account to the aggregate of at least one prefunded account balance for at least one prefunded account associated with at least one collective account for the first periodic basis.

Claim 32 (original). A method for making charitable contributions, comprising:

maintaining prefunded accounts for at least one of a plurality of tagholders, wherein at least one tagholder is a member of at least one charitable organization;

associating at least one of the prefunded accounts with at least one collective account;

aggregating the balance of at least one prefunded account associated with at least one collective account;

calculating a reward based on the aggregate prefunded account balances;

attributing the reward to the at least one collective account; and

distributing the reward to the charitable organization.

Claim 33 (original). A method for making charitable contributions comprising:

maintaining prefunded accounts, wherein each prefunded account is associated with at least one of a plurality of tagholders;

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associating at least one prefunded account with at least one collective account;

aggregating the prefunded account balances for at least one prefunded account associated with at least one collective account;

calculating a reward based on the aggregate prefunded account balances; and

attributing the reward to at least one charitable organization, wherein the charitable organization is the holder of at least one collective account.

Claim 34 (original). A system for managing tags used for funding a collective account, comprising:

first associating means for associating a tag with at least one prefunded account;

second associating means for associating the tag with at least one collective account;

aggregating means for aggregating the balance of at least one of the prefunded accounts associated with at least one collective account;

calculating means for calculating a reward based on the aggregate of the prefunded account balance; and

attributing means for attributing the reward to the at least one collective account.

Claim 35 (original). A computer-based system for funding a collective account comprising:

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a plurality of tags;

first associating means for associating each tag with a prefunded account;

second associating means for associating each tag with at least one collective account;

aggregating means for aggregating prefunded account balances for at least some of the prefunded accounts associated with at least one collective account;

calculating means for calculating a reward based on the aggregate prefunded account balances;

funding means for funding the at least one collective account with the calculated reward; and

processing means for processing the content of at least one collective account.

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Please add the following claims:

Claim 36 (new). A method for attributing a reward to an account, comprising:
associating a tag with an account, wherein the account and the tag are
associated with a tagholder;
aggregating tag usage for the account;
calculating a reward based on the aggregate tag usage; and
attributing the reward to the account;
wherein the tag is branded with a symbol, name, and/or colors generally
associated with at least one organization.

Claim 37 (new). The method of claim 36, wherein the tag comprises a sound
generating device.

Claim 38 (new). The method of claim 37, wherein the sound generating device
generates a programmed sound generally associated with an organization.

Claim 39 (new). The method of claim 36, wherein at least one organization is at
least one of a business organization, a trade organization, a political party, a
religious organization, an athletic organization, a professional society, an
educational organization, a charitable organization, a fund-raising organization,
and a governmental organization, or combinations thereof.

Claim 40 (new). The method of claim 36, wherein the tagholder selects the
organization.

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Claim 41 (new). The method of claim 36, wherein the organization earns a reward based on aggregated tag usage.

Claim 42 (new). The method of claim 36, wherein the tag comprises an LED controllable via a tagholder.

Claim 43 (new). The method of claim 36, wherein the tag comprises an LCD controllable via a tagholder.

Claim 44 (new). The method of claim 36, wherein the tag comprises at least one communication port allowing the tag to communicate with other devices.

Claim 45 (new). The method of claim 36, wherein the tag comprises a microprocessor.

Claim 46 (new). The method of claim 36, wherein the tag comprises a transmitter.

Claim 47 (new). The method of claim 36, wherein the tag further comprises at least one of a smart card, a bar coded sticker, a transponder readable by a reader/antenna, or combinations thereof.

Claim 48 (new). The method of claim 47, wherein the tag operates in half duplex mode.

Claim 49 (new). The method of claim 47, wherein the tag operates in full duplex mode.

Claim 50 (new). A method for distributing a reward, comprising:

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associating a tag with an account, wherein a tagholder is the holder of the account;

aggregating tag usage for the account, wherein tag usage comprises purchasing at least one of goods or service from one or more merchants;

calculating a reward based on the aggregate tag usage;

attributing the reward to the account; and

distributing the reward to the tagholder upon demand by the tagholder.

Claim 51 (new). The method of claim 50, further comprising:

associating the tag with at least one prefunded account, wherein the prefunded account has a balance;

maintaining at least one of the prefunded accounts; and

debiting the balance of at least one of the prefunded accounts in an amount related to tag usage.

Claim 52 (new). The method of claim 51, further comprising replenishing the prefunded account balance with funds from the account associated with the tag upon fulfillment of some predetermined condition.

Claim 53 (new). The method of claim 51, wherein the account is associated with at least one loyalty program.

Claim 54 (new). An automated, computer-based method for distributing rewards comprising:

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maintaining a prefunded account that is associated with at least one tag,
wherein the prefunded account has an account balance, wherein further the tag
associated with a tagholder;

associating at least one prefunded account with at least one account;

aggregating tag usage for at least one prefunded account;

calculating a reward based on aggregate tag usage, wherein tag usage
comprises purchasing at least one of goods or service from one or more
merchants;

attributing the reward to the account; and

distributing the reward to the tagholder upon demand by the tagholder.